REMARKS

Claims 1-11 are all of the claims presently pending in the application. Claims 1, 4 and 11 have been amended to more particularly define the invention.

It is noted that the claim amendments are made only for more particularly pointing out the invention, and not for distinguishing the invention over the prior art, narrowing the claims or for any statutory requirements of patentability. Further, Applicant specifically states that no amendment to any claim herein should be construed as a disclaimer of any interest in or right to an equivalent of any element or feature of the amended claim.

As a preliminary matter, Applicant's representative would like to thank the Examiner for courtesies extended in the personal interview conducted on August 16, 2005.

An Examiner's Interview Summary Record (PTOL-413) was provided by the Examiner at the personal interview.

Applicant submits this Statement to comply with the requirements of M.P.E.P. § 713.04.

In the interview, the following was discussed:

A.   **Identification of claims discussed:**

Claims 1, 4, 10 and 11 were discussed.

B.   **Identification of prior art discussed:**

Sato.

C.   **Identification of principal proposed amendments:**

None.

D.   Brief Identification of principal arguments:

Sato does not teach or suggest an electronic journal preparation system including "*a customer transaction data image processing portion for forming an image regarding customer transaction data*" as recited in claim 1 and similarly recited in claim 4.

Indeed, Sato merely teaches the prior art system (and method) as described in the specification of the Application (see Application at page 1, lines 13-24).

That is, Sato teaches an electronic journal system that collectively displays on a CRT 23 the contents of a user's journal dealing data and a user's photograph. Sato merely teaches inputting and displaying dealings journal data (see Sato at paragraph [0016]). Sato does not teach or suggest, however, forming an image regarding customer transaction data.

In contrast, in the claimed invention (of exemplary claim 1), the customer transaction data is stored in the electronic journal as image data, which is synthesized by the journal data synthesizing portion. The present invention is far more effective than the conventional technique, used by Sato, which stores data as numerical values (text), in preventing the transaction data from unauthorized alteration. When data is stored as numerical values, it is easy to alter the data by use of a keyboard even without using a particular tool. That is, it is possible to alter the data on the automatic teller machine. When the customer transaction data, however, is converted into image data (as in the claimed invention), it is impossible to alter the image data on the ATM because an image editor is required for altering the image data.

The Examiner attempts to rely on the image processing section 3 of Sato as teaching a customer transaction data image processing portion for forming an image regarding customer transaction data. However, the Examiner is clearly incorrect.

Applicants point out that the Examiner must consider the plain meaning of the

language of the claims as well as the <u>plain meaning</u> of the language of the <u>prior art</u>

references. That is, the Examiner's latitude to provide a reasonably broad interpretation to

Appellants' <u>claim</u> language does <u>not</u> extend to the <u>prior art</u>. In this instance, the plain

meaning of Sato clearly states that <u>an image input device photographs a user</u>. The image

processing section 3 changes the analog data from the image input device into a digital signal

(see Sato at paragraph [0015]).

Nowhere does the plain meaning of Sato teach or suggest that the image processing

section (or any other portion of the device in Sato) <u>forms an image regarding customer</u>

<u>transaction data</u>. Sato merely teaches inputting a photograph of a user and changing the

photo to a digital signal.

Furthermore, nowhere does Sato even mention storing customer transaction data as an

image, let alone teach or suggest <u>a customer transaction data image processing portion for</u>

<u>forming an image regarding customer transaction data</u>. Moreover, Sato does <u>not</u> even

mention preventing customer transaction data from being altered. Sato is directed to merely

displaying <u>a user's photograph</u> with the user's bank dealing data.

Additionally, Applicant's representative argued that Sato did not teach or suggest

synthesizing said face image, said card embossed image, and said customer transaction data

image into journal data <u>into a single image</u>.

E.   **Results of the Interview:**

The Examiner was not persuaded by Applicant's arguments. That is, the Examiner

maintained that Sato teaches forming an image as seen in Figure 15. Additionally, the

Examiner indicated that the limitation of synthesizing portions into a single image is not clear

from the claimed invention. The Examiner, however, indicated that Sato (taken alone or in

combination with the secondary reference Hanna) does not teach or suggest synthesizing the

face image, the card embossed image, and the customer transaction data image into journal

data <u>into a single image</u>.

Therefore, the Examiner indicated that amending the claimed invention to recite

synthesizing the face image, the card embossed image, and the customer transaction data

image into journal data <u>into a single image</u> would overcome the current rejections based on

the cited prior art references.

Conclusion

Applicant respectfully disagrees with the Examiner. That is, Applicant maintains that

Sato (taken alone or in combination with Hanna) does not teach or suggest an electronic

journal preparation system including *"a customer transaction data image processing portion*

for forming an image regarding customer transaction data" as recited in claim 1 and

similarly recited in claim 4.

However, merely in an effort to speed prosecution, Applicant has amended claim 1

(and similarly claim 4) to recite, inter alia, *"a journal data synthesizing portion for*

synthesizing <u>as a single image,</u> a journal data by assembling said face image picked up by

said face image pick-up portion, said card embossed image picked up by said card embossed

image pick-up portion, and said customer transaction data image picked up by said customer

transaction data image processing portion" (emphasis added by Applicant).

Applicant respectfully submits that the feature of synthesizing the face image, the

card embossed image, and the customer transaction data image into journal data <u>into a single</u>

<u>image</u> was clearly recited in dependent claim 11 (which was added in Applicant's

Amendment filed on October 29, 2004). Therefore, Applicant has merely incorporated the

subject matter of claim 11 into independent claims 1 and 4.

Therefore, <u>entry of this Supplemental Amendment is believed proper</u> since no new

issues are being presented to the Examiner, which would require further consideration and/or
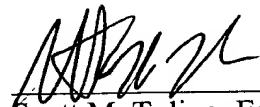
search.

In view of the foregoing, Applicant submits that claims 1-11, all of the claims

presently pending in the application, are patentably distinct over the prior art of record and

are in condition for allowance.   The Examiner is respectfully requested to pass the above

application to issue at the earliest possible time.

Should the Examiner find the application to be other than in condition for allowance,

the Examiner is requested to contact the undersigned at the local telephone number listed

below to discuss any other changes deemed necessary in a <u>telephonic or personal interview</u>.

The Commissioner is hereby authorized to charge any deficiency in fees or to credit

any overpayment in fees to Attorney's Deposit Account No. 50-0481.

                                              Respectfully Submitted,

Date: August 10, 2006

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